

Date: March 13th, 2022

To Whom It May Concern

It is with pleasure that I write this recommendation for Ms. Lama Nowailaty

I have known **Ms. Lama** as my student at Dar Al Hekma University and I taught her Commercial Bank Management Course

On academic level, **Ms. Lama** has shown a very positive attitude towards learning and showed interest in understanding related concepts. She is willing to make great achievements.

On a personal level, she has a very pleasant personality and excellent team work skills.

I have no hesitation in trecommending her to pursue her postgraduate education at your esteemed university.

Sincerely,

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Saida Khalifa Lecturer in Banking and Finance Program Dar Al Hekma University Jeddah, Saudi Arabia

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